## Frequently Asked Questions Natural Gas

### 1. What costs make up my natural gas bill?

There are four parts to your natural gas bill

### 1. Gas Commodity Charge:

The cost of the natural gas that flows through your meter – shown on your bill in measurements of 1000 cubic feet (Mcf). The rate is either regulated by the Michigan Public Service Commission (MPSC), or set by an Alternative Gas Supplier (AGS) if you choose to participate in a Gas Customer Choice Program.

### 2. Delivery Charge:

This is the cost of delivering the gas from a central pipeline to your home or business. This charge includes construction and maintenance costs, depreciation costs, operating expenses, taxes, and the company's return on invested capital. This charge is based on the amount of gas used (Ccf) and is regulated by the MPSC.

#### 3. Customer Charge:

A fixed monthly charge that covers the cost of connecting you to the utility's system. This includes the cost of your service line and meter and expenses associated with meter reading, billing, administrative costs, and service line maintenance. This fixed monthly charge is the same no matter how much natural gas you use. This charge is regulated by the MPSC.

#### 3a. Other Line Items

#### 4. Sales Tax

The Michigan Department of Treasury requires the utility company to collect 4% sales tax from residential customers and 6% from business customers. Larger cities assess and collect a Utility Users Tax through the energy bills. The utility company collects the taxes from the customers and remits the amounts to the taxing authority.

### 2. Does the natural gas company profit from natural gas price increases?

Increased natural gas prices do not result in any additional profit for regulated natural gas companies. Under Michigan law, the regulated utility sells its natural gas to consumers at the same price that it pays for the gas with no mark-up.

#### 3. With higher costs, how can I better manage my energy bill?

All Commission-regulated natural gas companies offer equal monthly payment plans (or budget plans) to help you manage your winter heating bills by setting your monthly bill at an average amount. You may contact your utility company to establish a payment plan. There are no costs associated with setting up a plan. In addition, there are many ways you can reduce your natural gas usage. Check out the U.S. Department of Energy's brochure <a href="Saving Energy Tips">Saving Energy Tips</a> at <a href="http://www.eere.energy.gov/consumer/tips/">http://www.eere.energy.gov/consumer/tips/</a>.

#### 4. Can the utility company estimate my bill?

Utility companies are allowed to estimate a bill only if an actual meter reading cannot be obtained by any reasonable method. The Michigan Public Service Commission's Consumer Standards and Billing Practices for Electric and Gas Residential Service can be found at the Commission's website at http://www.michigan.gov/mpsc under the Administrative Rules section.

The Michigan Public Service Commission's <u>Consumer Alert on estimated bills</u> can be found on the website under Consumer Information and Consumer Alerts.

### 5. What programs are available if I'm experiencing difficulty paying my bills? Winter Protection Plan

The Winter Protection Plan protects senior and low-income customers of Commission-regulated natural gas and electric companies, rural electric cooperatives and alternative electric suppliers from electric or natural gas service shut-off and high utility payments between **November 1 and March 31.** Persons qualify for the plan if they meet any of the following criteria:

- age 65 or older
- receive Michigan Department of Human Services cash assistance
- receive Food Stamps or Medicaid or
- have a household income at or below **150%** of federal poverty level.

Winter Protection allows eligible low income customers to make monthly payments of at least **7%** of their estimated annual bill, along with a portion of any past-due amount, November through March, and avoid shut-off during that time even if their bills are higher. Eligible senior citizens participating in Winter Protection are not required to make specific monthly payments between November 1 and March 31, but are encouraged to do so to avoid higher bills when the protection period ends. At the end of the protection period, both low-income and senior citizens taking part in the plan must pay off any money owed in installments between April and November in addition to the current bill.

The procedures for Winter Protection Plan shutoff can be found in the <u>Michigan Public Service Commission's Consumer Standards and Billing Practices for Electric and Gas Residential Service</u>, Part 9, Rules 48 and 49.

To apply for the Winter Protection Program, contact your natural gas or electric utility company.

#### **Earned Income Credit**

The Earned Income Credit (EIC) is a special tax benefit for people who work fullor part-time. Those who qualify will owe less in taxes and may get a refund. Even a person who does not generally owe income tax may get a credit, but must file a tax return to do so. Apply for an Earned Income Credit with the U.S. Department of Treasury, Internal Revenue Service (IRS) by filling out Form 1040 or 1040A and attach the EIC when completing Federal Income tax returns. For details, check IRS tax forms for the Earned Income Credit.

Application forms can be requested from the IRS at 1-800-829-1040 or through its website at <a href="www.irs.gov">www.irs.gov</a>.

### **Home Heating Credit**

Qualified persons may receive a credit to help pay winter heating bills. Apply for a Home Heating Credit if you have a low-income, are receiving public assistance, or are receiving unemployment compensation. Eligible customers must meet guidelines based on household income, exemptions, and heating costs.

The application form (MI-1040CR-7) can be requested from the Michigan Department of Treasury at 1.800.827.4000, or through its website at <a href="https://www.michigan.gov/treasury">www.michigan.gov/treasury</a>.

#### State Emergency Relief Program

This program may help low-income households pay part of their heating or electric bills and may help keep their utilities in service or have service restored. Anyone can apply for help. The program is available year-round.

Call your local Department of Human Services office for information.

#### **Protection for Customers on Active Duty**

Utility customers or their spouses called to full-time active duty by the President or the Governor during a time of declared national or state emergency or war may apply for shut-off protection for electric or natural gas service for up to 90 days. These customers may reapply for extensions. The utility company may request verification of active duty status. Customers will still be responsible to pay for all services used during the time of protection.

See the Michigan Public Service Commission's Consumer Standards and Billing Practices for Electric and Gas Residential Service, Rule 50, or contact your utility company for details.

#### **Other Assistance Options**

There are other organizations that can, at times, provide emergency energy bill payment assistance. The Heat and Warmth Fund (THAW) provides bill payment assistance to low-income residents in 65 Michigan counties – including the Upper Peninsula. THAW's toll-free referral number is 1-800-866-THAW (8429). The Salvation Army may also be able to provide emergency assistance. Check your telephone book for the nearest center.

### **Programs to Reduce Energy Use**

Using less energy in the home will lower utility bills. Local Michigan Community Action Agencies may help with caulking and insulation, if specific low-income guidelines are met. Check your telephone book or the MCAAA directory at <a href="http://www.mcaaa.org/directory/directory.htm">http://www.mcaaa.org/directory/directory.htm</a> to locate the Community Action Agency in your area.

#### 6. How can I take control over the amount of energy I use?

By taking a number of no-cost and low-cost measures, you can reduce the amount of your energy usage and save money in the process. Check out the U.S. Department of Energy's brochure <u>Saving Energy Tips</u> at <a href="http://www.eere.energy.gov/consumer/tips/">http://www.eere.energy.gov/consumer/tips/</a>.

#### 7. Can a customer avoid disconnection due to a medical illness?

A utility can postpone the shutoff of service for 21 days at a time. The customer needs to produce a physician's certificate or notice from a public health or a social services official stating that the shutoff of service will aggravate an existing medical emergency with a permanent resident of the premises. This temporary hold will not exceed 63 continuous days in any 12-month period per household member or 126 days per household. Contact your utility company for details.

The rules on Medical Emergency shut off can be found in the Michigan Public Service Commission's <u>Consumer Standards and Billing Practices for Electric and Gas Residential Service</u>, Part 9, Rule 47.

### 8. Am I required to give my social security number when applying for new service?

A utility shall not require a customer or applicant to provide the utility with his or her social security number as a condition of obtaining or continuing a utility service. However, a utility may ask for positive identification such as a picture identification, driver's license or ID card issued by the state, U.S. military card or military dependent's ID card, Native American tribal document, or passport.

### 9. My natural gas service was switched to another company without my authorization, what should I do?

It is a violation of Michigan law for a natural gas company to switch your service without your authorization, otherwise known as "slamming". If your natural gas

service is slammed, file an informal complaint with the Michigan Public Service Commission. If the investigation shows that you were not switched due to a clerical error, you can file a formal complaint with the Commission (i.e., request a hearing).

## Frequently Asked Questions Electric

#### 1. Why are there so many electric outages?

Catastrophic storms (severe weather), weather (lightning, heavy ice, strong wind), trees (in and out of right-of-way), equipment failure, public interference (dig-ins, car crashes, vandalism, third party contact), animals (raccoons, squirrels, birds) and scheduled maintenance are known causes of electric outages.

### 2. Can I be compensated by the utility for experiencing an electrical power outage even if it is the result of a severe storm?

The MPSC has rules in effect that allow eligible customers to request a billing credit for lengthy and or frequent outages. There is a separate category for catastrophic conditions. This credit is for the interruption of service not for resultant damage. Eligible customers would request such a credit from the utility. A <u>Consumer Alert</u> highlighting eligibility is available. The rules allowing the credit are titled <u>Service Quality and Reliability Standards for Electric Distribution Systems</u>.

### 3. What are the rules that apply to electric restoration if a customer is shut off for non-payment?

After a utility has shutoff service, it shall restore service promptly upon the customer's request when the cause has been cured or credit arrangements satisfactory to the utility have been made. Except for reasons beyond its control, the utility shall restore service not later than the first working day after the customer's request. The utility may assess the customer a charge, including reasonable costs, for restoring services and relocating the customer's meter as specified in the utility's approved schedule of rates and tariffs.

#### 4. Can the utility company estimate my bill?

Utility companies are allowed to estimate a bill only if an actual meter reading cannot be obtained by any reasonable method. The Michigan Public Service Commission Billing and Payment Standards can be found on the Commission's website.

The Michigan Public Service Commission's Consumer Alert on estimated bills has additional information on estimated bills.

#### 5. What are the guidelines for tree trimming?

Utilities are required to trim trees to improve safety, efficiency, and reliability. The MPSC and the National Electrical Safety Code (NESC) require your utility company to trim trees that may interfere with overhead utility lines. (Untrimmed trees can result in outages, damages, injuries, and even deaths if not appropriately maintained). Michigan law states that a utility can gain what is known as a prescriptive easement. This means that the utility can gain access to power lines on private property without prior consent from the property owner. After a routine tree trimming job, the smaller pieces of debris may be turned into mulch, while the much larger pieces will be cut and left for the property owner to dispose of. The stumps are removed and then are cut as close to the ground as possible.

### 6. Does the MPSC regulate damages that occurred during storms and outages?

The MPSC does not have jurisdiction over damage claims. This problem would need to be settled between the utility company, the customer, and possibly the customer's insurance company.

#### 7. Can a customer avoid disconnection due to a medical illness?

A utility can postpone the shutoff of service for 21 days at a time. The customer needs to produce a physician's certificate or notice from a public health or a social services official stating that the shutoff of service will aggravate an existing medical emergency with a permanent resident of the premises. This temporary hold will not exceed 63 continuous days in any 12-month period per household member or 126 days per household. Contact your utility company for details.

### 8. Am I required to give my social security number when applying for new service?

A utility shall not require a customer or applicant to provide the utility with his or her social security number as a condition of obtaining or continuing a utility service. However, a utility may ask for positive identification which may include a picture identification, a driver's license, an ID card issued by the state, U.S. military card, military dependent's ID card, Native American tribal document of passport.

#### 9. What can I do if the company will not make payment arrangements?

Utility companies are not obligated to make payment arrangements (for example, if the customer has defaulted on a previous payment arrangement). However, utility companies rarely deny a payment arrangement. If you are denied a payment arrangement, you always have the option of locating agencies (for example, the Department of Human Services, Salvation Army, etc.) for assistance. You may also request the utility to provide a settlement agreement on the bill.

### 10. If I can't pay the total bill can I make a partial payment to prevent my utility service from being shut off?

Low income customers of a combination utility are permitted to designate how partial payments shall be applied to their account. If you receive a shutoff notice you have the following options:

- An extended payment plan for both gas and electric service and
- An extended payment plan to retain either your gas or electric service.

## Frequently Asked Questions Telephone

### 1. What is and is not regulated by the MPSC

The MPSC is responsible for regulating the rates and quality of service for certain aspects of local telephone service and providers. The MPSC's jurisdiction is determined by state and federal laws. The MPSC will also investigate complaints and inquiries on cramming, slamming and local number portability. Cramming is the billing of unauthorized charges on one's phone bill statements. Slamming is the unauthorized changing of one's local and/or long distance phone companies. Local number portability is the ability to change their choice of local phone companies and still retain the phone number(s).

The Michigan Telecommunications Act prohibits the MPSC from regulating the following items:

Annoyance and harassing phone calls

Cellphone companies, their services and rates,

unless there's a cramming or slamming complaint

Collections actions and credit reporting

Correctional telephone service for inmates

Custom calling features

Internet service providers, their services and rates

Long distance phone companies, their services and rates,

unless there's a cramming or slamming complaint

Maintenance plans

Phone cards

Radio/TV

Satellite TV

Service contracts for telecommunications services

Taxes

Telemarketing practices

Third party telecommunications billing,

unless there's a cramming complaint

VOIP providers, unless there's a cramming or slamming complaint

Questions or complaints about these particular unregulated issues may be referred to the Michigan Attorney General's Office at (877) 765-8388 or

(517) 373-1140 or for more information, go to: <a href="http://www.michigan.gov/ag/0,1607,7-164-17331-42077--,00.html">http://www.michigan.gov/ag/0,1607,7-164-17331-42077--,00.html</a>, the Federal Communications Commission at (888) 225-5322 or for more information, go to: <a href="http://www.fcc.gov/">http://www.fcc.gov/</a>, and the Federal Trade Commission at (877) 382-4357 or for more information, go to: <a href="http://www.ftc.gov/">http://www.ftc.gov/</a>.

You can always file a small claim suit and/or a civil suit against the company in question.

Lastly, you can always call the MPSC if you have any questions about who should respond to your questions and/or handle your complaints.

#### 2. How do I contact the MPSC?

Note: There is no fee for contacting the MPSC to file a complaint and/or ask questions.

Mailing Address:
Michigan Public Service Commission
P.O. Box 30221
Lansing, MI 48909
www.michigan.gov/mpsc

Phone: (517) 241-6180 Fax: (517) 241-6181

I have an electric/natural gas/telephone complaint or question. You can call the Customer Intake Center at 1-800-292-9555 (inside of Michigan) or (517) 241-6180 (outside of Michigan), Monday through Friday, 8:30 a.m. – 4:30 p.m.

You can fax in your complaints and inquiries to (517) 241-6272 or file online on the webpage—"File an Online Informal Complaint or Inquiry".

I have a cable TV/video complaint or question. You can mail your complaint or question to:

Michigan Public Service Commission Attn: Video Franchising P.O. Box 30221 Lansing, MI 48909 You can fax your cable TV/video complaint or question to (517) 241-2400.

You can also contact the Federal Communications Commission at 1-888-225-5322

or <a href="http://www.fcc.gov/cgb/complaints.html">http://www.fcc.gov/cgb/complaints.html</a> for your telephone, cellular cable TV/video complaint or question.

For more information, go to:

(Help With Utility Problems is Available by Calling the MPSC's Toll-Free Number!)

http://www.michigan.gov/documents/mpsc/mpscca mpscnumber 211931 7.pdf

(Information Resources Available on the MPSC Website) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_mpscinformation\_211841\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_mpscinformation\_211841\_7.pdf</a>

(Filing A Video/Cable Televison Complaint) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_videocomplaint\_275049\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_videocomplaint\_275049\_7.pdf</a>

#### 3. Telecommunications terms

"Access service" means access to a local exchange network for the purpose of enabling a provider to originate or terminate telecommunication services within the local exchange. Except for end-user common line services, access service does not include access service to a person who is not a provider.

"Basic local exchange service" or "local exchange service" means the provision of an access line and usage within a local calling area for the transmission of high-quality 2-way interactive switched voice or data communication.

"Broadband service" means a retail service capable of transmitting data over an access line at a rate greater than 200 kilobits per second.

"Cable service" means 1-way transmission to subscribers of video programming or other programming services and subscriber interaction for the selection of video programming or other programming services.

"Commission" means the Michigan public service commission.

"End user" means the retail subscriber of a telecommunication service.

"Exchange" means 1 or more contiguous central offices and all associated facilities within a geographical area in which basic local exchange service is offered by a provider.

"Information services" or "enhanced services" means the offering of a capability for generating, acquiring, storing, transforming, processing, retrieving, utilizing, or making available information, including energy management services, that is conveyed by telecommunications. Information services or enhanced services do not include the use of such capability for the management, control, or operation of a telecommunications system or the management of a telecommunications service.

"Interconnection" means the technical arrangements and other elements necessary to permit the connection between the switched networks of 2 or more providers to enable a telecommunication service originating on the network of 1 provider to terminate on the network of another provider.

"Line" or "access line" means the medium over which a telecommunication user connects into the local exchange.

"Local calling area" means a geographic area encompassing 1 or more local communities as described in maps, tariffs, or rate schedules filed with and approved by the commission.

"Local directory assistance" means the provision by telephone of a listed telephone number within the caller's area code.

"Local exchange rate" means the monthly and usage rate, including all necessary and attendant charges, imposed for basic local exchange service to customers.

"Loop" means the transmission facility between the network interface on a subscriber's premises and the main distribution frame in the servicing central office.

"Port" except for the loop, means the entirety of local exchange, including dial tone, a telephone number, switching software, local calling, and access to directory assistance, a white pages listing, operator services, and interexchange and intra-LATA toll carriers.

"Primary basic local exchange service" means the provision of 1 primary access line to a residential customer for voice communication and shall include all of the following:

(i) Not fewer than 100 outgoing calls per month.

- (ii) Not less than 12,000 outgoing minutes per month.
- (iii) Unlimited incoming calls.

"Public safety system" means a communication system operated by a public entity to provide emergency police, fire, medical, and other first responder services. Public safety system includes the Michigan state police communication system.

"Reasonable rate" or "just and reasonable rate" means a rate that is not inadequate, excessive, or unreasonably discriminatory. A rate is inadequate if it is less than the total service long run incremental cost of providing the service.

"Residential customer" means a person to whom telecommunication services are furnished predominantly for personal or domestic purposes at the person's dwelling.

"Telecommunication provider" or "provider" means a person that for compensation provides 1 or more telecommunication services. Telecommunication provider does not include a provider of commercial mobile service as defined in section 332(d)(1) of the telecommunications act of 1996, 47 USC 332.

"Telecommunication services" or "services" includes regulated and unregulated services offered to customers for the transmission of 2-way interactive communication and associated usage. A telecommunication service is not a public utility service.

"Toll service" means the transmission of 2-way interactive switched communication between local calling areas. Toll service does not include individually negotiated contracts for similar telecommunication services or wide area telecommunications service.

### 4. If I have a complaint that the MPSC does not have the authority to resolve, where can I go for assistance?

Depending on the nature of your telecommunications problem, you may want to contact the following agencies for assistance:

• (For wireless, internet, or VoIP Issues)
Federal Communications Commission at 1-888-225-5322 or http://www.fcc.gov/cgb/complaints.html.

- (For the DO NOT CALL Registry, 3<sup>rd</sup> Party Billings, Collections/Credit Report Issues)
   Federal Trade Commission at 1-877-382-4357 or https://rn.ftc.gov/pls/dod/wsolcq\$.startup?Z\_ORG\_CODE=PUO1.
- (For Consumer Protection Issues)
  Michigan Attorney General's Office, Consumer Protection Division, at (517) 373-1140 or 1-877-765-8388 or at <a href="http://www.michigan.gov/ag/0,1607,7-164-17331---,00.html">http://www.michigan.gov/ag/0,1607,7-164-17331---,00.html</a>.
- (For: 911 Issues) Your county, state, or federal elected officials.
   For more information on 911, go to:

   (911 Telephone Emergency Access)
   <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_911access\_211449\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_911access\_211449\_7.pdf</a>

(Internet Phone Service ("VOIP"): Will You Be Able To Reach 9-1-1 In An

Emergency?)

<a href="http://www.michigan.gov/ag/0,1607,7-164-17337\_17291-114688--">http://www.michigan.gov/ag/0,1607,7-164-17337\_17291-114688--</a>
,00.html

You may also file suit in small claims court and/or file a civil lawsuit for damages.

### 5. I want a formal hearing

If you are not satisfied with the response of your initial complaint, you may ask for a Formal Complaint with the MPSC. However, the formal complaint can only involve those issues that are regulated by the MPSC.

For more information on filing complaints with the MPSC, go to the "Consumer Information" webpage, and then click on the "Complaints" button.

Note: There is no fee for contacting the MPSC to file a complaint and/or ask questions.

For more information, go to:

(The Formal Telephone Complaint)
<a href="http://www.michigan.gov/documents/mpsc/mpsc-ca">http://www.michigan.gov/documents/mpsc/mpsc-ca</a>
ca formaltelcomplaint 211836 7.pdf

### **BILLING QUESTIONS/DISPUTES**

### 6. The telephone company telemarketer quoted me one price but when I received my first bill, they billed me at a higher rate. What can I do?

Call the company that is charging you the higher rate and ask them why they are billing you at a higher rate than you were quoted. If this was not a billing error, and you feel that you were misled about the rate to get you to purchase the service, you have the option to file an informal or formal complaint with the Michigan Public Service Commission.

For more information on the MPSC's informal and formal complaint process, go to:

http://www.michigan.gov/mpsc/0,1607,7-159-16368\_16415---,00.html

### 7. What are all these fees and taxes on my telephone bill?

If you have any questions or comments about these fees, surcharges and taxes, contact your local phone company. Also, different phone companies may have different names for the same fees, surcharges and taxes.

### Federal Subscriber Line Charges:

The lines connected to your home or business have extra expenses not already recovered by the local company's regular line charge. The Federal Communications Commission (FCC) mandates the local phone companies to apply this charge for each phone line a customer has. This fee could also be listed as the interstate line access charge.

### Universal Services Fund (USF) Charge:

This represents a FCC mandated contribution by local carriers. The carriers contribute to a fund that subsidizes telecommunications services for rural and other high cost areas, schools, libraries and health care facilities. In addition, this fund supports the LifeLine and Link-Up programs to assist low-income phone customers.

#### Federal Tax:

This is a basic tax on telecommunications services. The Federal Excise Tax is 3%.

#### State Tax:

A basic telecommunications tax, similar to the federal one. The State Excise is 6%.

#### 911 Fees:

These fees finance the county's 911 program and services. The operational fee goes to the County. The technical fee goes to the local phone company. The State 911 fee goes to the Michigan Dept. of Treasury.

### Rural Zone or Zone Charge:

Some local phone companies will charge this fee if a customer's home or business lies outside of the metro area or the most developed area within your local phone exchange.

### Other charges could include:

- service deposits
- service installations/repairs
- service restoration fees
- service maintenance fees
- custom calling features
- early service termination fees

Questions regarding the federal and state taxes should be referred to the Michigan Dept. of Treasury at (517) 373-3200.

Questions regarding the Federal Subscriber Line Charge and USF Charge can be referred to the Federal Communications Commission (FCC) at (888) 225-5322 or the MPSC at 1-800-292-9555. For more information on these points, go to:

(FCC consumer Facts: Understanding Your Telephone Bill) <a href="http://www.fcc.gov/cgb/consumerfacts/understanding.html">http://www.fcc.gov/cgb/consumerfacts/understanding.html</a>

Questions regarding 911 should be referred to the county commissioners. For more information on 911, go to: (911 Telephone Emergency Access)

http://www.michigan.gov/documents/mpsc/mpsc-ca\_911access\_211449\_7.pdf

For information on wireless 911, go to: (FCC Consumer Facts: Wireless 911 Services) http://www.fcc.gov/cgb/consumerfacts/wireless911srvc.html

For information on 911 over Voice over Internet Protocol (VoIP), go to: (FCC Consumer Advisory: VoIP and 911 Service) <a href="http://www.fcc.gov/cgb/consumerfacts/voip911.html">http://www.fcc.gov/cgb/consumerfacts/voip911.html</a>

Questions regarding the "other charges" should be referred to the telephone company which is billing those charges.

For more information, go to: (Know Your Telephone Services And Costs!) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_telephonecosts\_211849\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_telephonecosts\_211849\_7.pdf</a>

(FCC Consumer Facts: Understanding Your Telephone Bill) <a href="http://www.fcc.gov/cgb/consumerfacts/understanding.html">http://www.fcc.gov/cgb/consumerfacts/understanding.html</a>

### 8. I don't have long distance service on my phone but the company is charging me federal (interstate or line) access charges. Is this legal?

Yes. Federal (interstate or line) access charges go toward paying for your local loop. The local loop is the telephone wire from the local telephone company's central office to your home or business. With this fee, you are paying for the potential ability to place local long distance and long distance phone calls.

### 9. I was billed for international calls through the internet. How did this happen? Am I responsible for these charges?

There are a few ways that a customer can end up getting international call charges on their phone bill by calls placed by the modem in their computer.

In some cases, the customer is surfing a website and clicks into a certain area. Sometimes the website will warn the customer that if they go any further, they will be charged, and other times the customer is not warned.

The customer proceeds into an area and, by clicking their mouse, initiates an executable program that:

- 1) may turn down the volume on the computer's modem (so the customer doesn't realize another number is being dialed),
- 2) disconnects the customer from their local internet service provider, and
- 3) places an international call through the modem. Once this call is connected, the customer will be charged international charges until the line is disconnected (usually by getting out of that site). Another way companies do this is by placing an executable program on the customer's computer hard drive which is not activated until some later time.

This is not the phone company doing this. This is some other company that has set up a website (usually pornography, travel, sports, gambling, etc.) that has a contract with the phone company to put the calls through.

Anyway, it is possible for an international call to be placed by your computer's modem. Sometimes the consumers are warned and sometimes they are not. Unfortunately, many times these companies are in other countries, and therefore do not fall under U.S. jurisdiction.

If you are billed for international calls placed by a computer modem, contact your local telephone company and ask them to recourse (return) the charges back to the company charging you for the calls. Then file a complaint with the Michigan State Police in your area, the Federal Communications Commission at

http://www.fcc.gov/cgb/complaints.html, and the Federal Trade Commission at

https://rn.ftc.gov/pls/dod/wsolcq\$.startup?Z\_ORG\_CODE=PUO1.

For more information, go to:

(Are You Creating High Long Distance Bills Using Your Computer?) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_highbillscomputer\_211837\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_highbillscomputer\_211837\_7.pdf</a>

(Blocking Certain Telephone Features Can Save You Money!)

http://www.michigan.gov/documents/mpsc/mpsc-ca\_callblocks\_211830\_7.pdf

### 10. What can I do to lower my phone bill?

o Call your local telephone company to apply for Link-Up and LifeLine. If you qualify, Link-Up will discount the landline service installation by 50% or up to \$30. LifeLine can discount at least \$8.25 for each month of local phone service.

For more information on Link-up/LifelLine, go to: (Lifeline and Link-up: Eligibility Requirements Have Been Expanded ) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_lifelinelinkup\_211838\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_lifelinelinkup\_211838\_7.pdf</a>

o Call your landline or cell phone provider about the call plans or discounts that may be available to you.

For more information, go to: (Know Your Local Telephone Calling Area) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_localcallingarea\_211840\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_localcallingarea\_211840\_7.pdf</a>

(Cutting Telephone Costs)
<a href="http://www.michigan.gov/documents/mpsc/mpsc-ca">http://www.michigan.gov/documents/mpsc/mpsc-ca</a>
ca cuttingtelecosts 211834 7.pdf

(Casual Calling Rates)
<a href="http://www.michigan.gov/documents/mpsc/mpsc-ca">http://www.michigan.gov/documents/mpsc/mpsc-ca</a> casualcallingrates 211832\_7.pdf

(Are Those Away-From-Home Telephone Charges Costing Too Much?) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_awayfromhomecharges\_211457\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_awayfromhomecharges\_211457\_7.pdf</a>

(Protect Yourself When Using 900-Number Pay-Per-Call And Other Information Services!)
<a href="http://www.michigan.gov/documents/mpsc/mpsc-ca">http://www.michigan.gov/documents/mpsc/mpsc-ca</a> 900number 211448 7.pdf

(Know Your Telephone Services And Costs!) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca-telephonecosts-211849">http://www.michigan.gov/documents/mpsc/mpsc-ca-telephonecosts-211849</a>-7.pdf

### 11. Does the telephone company have to give me a payment arrangement?

No. The Michigan Public Service Commission does not have the authority to regulate payment arrangements. It is up to the company whether to offer a customer a payment arrangement or not.

If you cannot pay your bill by the due date, call the company and ask for a payment arrangement. Once the arrangements are made, make sure that you keep them. If you keep the arrangements, it is more likely the company will give you a payment arrangement next time you need one.

### 12. What are pre-paid phone cards?

A pre-paid phone card is a card you purchase to make long distance phone calls. Many people use a pre-paid phone card because of the card's convenience - it can be used anywhere and, because you pay in advance, there is no bill.

http://www.fcc.gov/cgb/consumerfacts/prepaidcards.html

The Michigan Public Service Commission does not have the authority to regulate pre-paid phone cards.

### **UNWANTED BILLINGS**

## 13. The telephone company is telling me I am responsible for a bill someone else put in

### my name. What can I do?

File a police report for identity theft. Request a fraud packet from your company, complete, and return this form to the company. You will have to prove it was not your service. If you have any problems, contact the Michigan Public Service Commission's (MPSC's) Service Quality Division for assistance.

For more information, go to:

(Protect Your Privacy And Prevent Utility Service Fraud) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca">http://www.michigan.gov/documents/mpsc/mpsc-ca</a> utilityservicefraud 211946 7.pdf

(Utility Bills and Your Credit Report)
<a href="http://www.michigan.gov/documents/mpsc/mpsc-ca">http://www.michigan.gov/documents/mpsc/mpsc-ca</a> creditreporting 211833 7.pdf

(Blocking Certain Telephone Features Can Save You Money!) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_callblocks\_211830\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_callblocks\_211830\_7.pdf</a>

(Know Your Telephone Services And Costs!) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_telephonecosts\_211849\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_telephonecosts\_211849\_7.pdf</a>

(Don't Get Stuck With The Bill!) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_stuckwithbill\_211848\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_stuckwithbill\_211848\_7.pdf</a>

# 14. Why is my local company allowed to put charges from other companies on my local telephone bill?

A federal law—the 1996 Telecommunications Act—allows the landline companies, like AT&T and Verizon, to bill for other telephone service providers. The MPSC is not allowed to block these competitors, but it can take complaints against them. Also, you can ask that provider's billing agent to remove disputed charges. If the billing agent refuses to do so, ask your local phone company to reverse those charges and block your account for future, unwanted 3<sup>rd</sup> party calls and billings.

For more information, go to:
(Know Your Telephone Services And Costs!)
<a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_telephonecosts\_211849\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_telephonecosts\_211849\_7.pdf</a>

### 15. I've got charges on my bill that I never authorized. How can I get these charges off

### of my bill and get these companies to stop doing this to people?

When a company puts unauthorized charges on your telephone bill, it is called "cramming". Cramming is a violation of the Michigan Telecommunications Act.

If the unauthorized charges were for services from your local telephone company, call your local telephone company, advise them that the charges were not authorized, and request that they cancel the service and credit your bill. If you wish to pursue the matter, you have the option to file an informal or formal (request a hearing) cramming complaint with the Michigan Public Service Commission.

What if those unauthorized charges were billed by your local phone company for another company? Call the company that placed those charges on your bill, advise them that the charges were not authorized, and request that they cancel and credit the service. Call your local phone company, advise them that the charges were unauthorized and ask them to reverse the charges to the unauthorized company. If you wish to pursue the matter, you have the option to file a cramming complaint with the MPSC or:

- The Office of the Michigan Attorney General at 1-877-765-8388 or at <a href="http://www.michigan.gov/ag/0,1607,7-164-17331-74753--,00.html">http://www.michigan.gov/ag/0,1607,7-164-17331-74753--,00.html</a> and
- The Federal Communications Commission at 1-888-225-5322 or at <a href="http://www.fcc.gov/cgb/complaints.html">http://www.fcc.gov/cgb/complaints.html</a>.
- The Federal Trade Commission at 1-877-382-4357 or https://rn.ftc.gov/pls/dod/wsolcq\$.startup?Z\_ORG\_CODE=PUO1.

Ask your local company for a third party billing block to stop future crammings.

For more information, go to: (Don't Get Stuck With The Bill!) http://www.michigan.gov/documents/mpsc/mpsc-ca\_stuckwithbill\_211848\_7.pdf

(Unauthorized, Misleading or Deceptive Charges Placed on your Telephone Bill -- Cramming) http://www.fcc.gov/cgb/consumerfacts/cramming.html

(Are You Creating High Long Distance Bills Using Your Computer?) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca-highbillscomputer-211837">http://www.michigan.gov/documents/mpsc/mpsc-ca-highbillscomputer-211837</a>, 7.pdf

(Utility Bills and Your Credit Report)
<a href="http://www.michigan.gov/documents/mpsc/mpsc-ca">http://www.michigan.gov/documents/mpsc/mpsc-ca</a> creditreporting 211833 7.pdf

(Blocking Certain Telephone Features Can Save You Money!) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_callblocks\_211830\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_callblocks\_211830\_7.pdf</a>

(Know Your Telephone Services And Costs!) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_telephonecosts\_211849\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_telephonecosts\_211849\_7.pdf</a>

(Protect Your Privacy And Prevent Utility Service Fraud) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_utilityservicefraud\_211851\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_utilityservicefraud\_211851\_7.pdf</a>

(FCC Consumer Advisory: Careless Dialing Could Cost You Money) <a href="http://www.fcc.gov/cgb/consumerfacts/carelessdialing.html">http://www.fcc.gov/cgb/consumerfacts/carelessdialing.html</a>

#### PHONE SERVICE and REPAIRS

### 16. I have called my local telephone about my repair problems and they have done

### nothing. What should I do?

- o Make sure you have contacted the company. It helps to document your contacts with the company.
- o Contact the MPSC's Service Quality Division at 1-800-292-9555 for assistance.

# 17. My phone does not work but the company says it is working at the NID (network interface device). What should I do?

If there is no dial tone in your home, plug your phone into the NID (a plastic box, covered with the company's logo, found on the side of your house where the outside phone line enters the house).

Are you getting dial tone now?

If YES, the problem is with defective inside wiring and/or phone jacks.

- Either you or your landlord (depending on your lease agreement) would be responsible for the necessary repairs.
- If you have a maintenance plan for inside wiring and phone jacks, then the telephone company should do the repairs at no charge.
- Otherwise, contact either your local telephone company or an electrical contractor to make the necessary repairs. You would be charged for the repairs.

If NO, there is a problem with the telephone network.

• Report this outage to your local telephone company.

Once the telephone network is fixed, you should get dial tone in your home. If you still don't have dial tone in your home, recheck for dial tone at the NID.

### 18. When can the telephone company block my toll service and/or calling features?

### If such services are blocked, what can I do about it?

Your local telephone company can block your long distance and local long distance service and/or your calling features (like caller ID or voicemail) for past due and unpaid telephone service charges. Blocking of these services is not regulated by the Michigan Public Service Commission. The company is not required to give notice prior to the actual blocking.

To dispute or remove this block, you can:

- o Contact the company for an explanation and removal of the block
- o Meet the company's credit standards

### 19. What can I do if the telephone company does not honor the terms and conditions

#### of a service contract?

Contractual issues are not regulated in the state of Michigan. Refer to your contract for procedures for bringing suit concerning contractual disputes. You may want to seek legal counsel.

### 20. Who is responsible for the inside wiring and phone jacks?

The telephone customer is responsible for inside wiring and phone jacks, unless you have an inside wire maintenance plan with your local telephone company. Anything from the NID (Network Interface Device) back to the CO (Central Office) is the responsibility of the company. If you are a renter, check your rental agreement to see who is responsible for details concerning inside utility wiring.

# 21. I signed up with a new company and paid for new telephone service. I don't have dial tone, but the telephone company says that they have done all they have to do. How can they get away with this?

The local telephone company is responsible for getting dial tone to the Network Interface Device (NID).

If you live in a house, the NID is normally located on the outside of your house and appears as a small gray plastic box. One side of the box should be marked "customer". If you live in an apartment, the NID may be located in the basement or "common area" of your apartment building(s) and will appear as a box on the wall with many telephone wires going into it. You may need to ask the apartment manager or maintenance person to help you with finding and then checking the NID.

To determine whether the company has brought dial tone to the NID, you can take a phone (preferably not a portable phone or you will need an electrical outlet to plug the phone into) and plug the phone into the customer side of the NID. If you have dial tone at the NID, the company is fulfilling its responsibility and it is your responsibility (or the landlord's) to fix the phone. If you do not have dial tone at the NID, the problem is on the telephone company's side and you should make an appointment for them to fix the phone.

If the problem appears to be on the company side of the NID and they fail to remedy the situation, you have the option of filing an informal or formal complaint with the MPSC.

## 22. I live next to a person whose ham radio/CB interferes with my telephone service and/or my television. What can I do about that?

First contact your local telephone company and ask if they can help reduce the interference on your telephone line.

If the telephone company is not able to eliminate the interference on your line, file a written complaint with the Federal Communications Commission at:

Federal Communications Commission Consumer & Governmental Affairs Bureau Consumer Complaints 445 12th Street, SW Washington, D.C. 20554

The Federal Communications Commission (FCC) can also be contacted by telephone at 1-888-CALL-FCC or via the Internet at <a href="www.fcc.gov/">www.fcc.gov/</a>. The FCC can advise you on your options for dealing with this problem.

Contact your local governmental authorities to see if they can resolve this problem.

### 23. Do I have to have a long distance telephone company?

No. You can ask your local phone company to change your choice of long distance phone service to NONE. However, the FCC has allowed local phone companies to charge separate \$5.00 fees for changing your local long distance and long distance choices.

However, your local carrier can still bill you for the Federal interstate or line access charge. You are being charged for the potential ability to place long distance phone calls.

### 24. What do I do if my local telephone company goes out of business?

Local telephone companies are required by State Law to notify you 30 days in advance of the date that they will no longer provide service. If you want to continue to have local service, you must select and contact another local carrier. You must do so before the 30-day window expires.

For more information, go to: (FCC Consumer Advisory - When Your Telephone Company Discontinues Service or Files for Bankruptcy) <a href="http://www.fcc.gov/cgb/consumerfacts/bankrupt.html">http://www.fcc.gov/cgb/consumerfacts/bankrupt.html</a>

### 25. I am hearing-impaired and/or speech-impaired, what can I do to use the telephone?

Call the Michigan Relay Center toll-free at 1.800.649.3777, or simply dial 711 for assistance.

For more information, go to: (The Michigan Relay Center) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_relaycenter\_211846\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_relaycenter\_211846\_7.pdf</a>

### 26. My son or daughter is in a Michigan correctional facility and I am not able to receive calls from him/her. What can I do?

Consistent with responsibilities to preserve the security and orderly management of correctional facilities, prevent the interdiction of drugs and other contraband, and protect the public, a telephone monitoring system was sought and implemented in 1991. Prisoner participation in fraudulent and illegal activities prompted the Legislature to enact MCL 91.270, putting in place the authority for the telephone monitoring system.

The goal of the inmate telephone contract is to provide a system that ensures protection of the public while, at the same time, it facilitates communications between inmates and their loved ones. The contracted telephone company provides all telephone equipment hardware, call monitoring, and software for the prisoner telephone system at no cost to the State of Michigan or the taxpayers.

The Department of Management and Budget (DMB), Acquisition Services, negotiated the prisoner telephone contracts based on the needs and expectations set out by the Department of Corrections. All rates, surcharges, premise fees, terms and conditions are governed by these contracts. The current inmate telephone contract issued by DMB for the Department of Corrections (517-335-1426) is with Sprint.

Sprint may block collect calls to a customer who has unpaid telephone bills. The company will make an effort to contact the customer and attempt to work out other solutions, such as a pre-paid billing plan or second party billing arrangement. If the customer has chosen a local service provider that does not have a billing agreement with Sprint or a third party billing entity, the call will be "unbillable" and the customer will have to set up special billing arrangements. The direct billing option is a third party billing provided by Sprint for inmate calls, which will appear as a separate detail listing on the person's bill. This option will prevent the calls from being blocked for not having a billing arrangement with Sprint. The larger companies (such as AT&T and Verizon) have already signed these agreements with Sprint or third party billing agents.

Customers using these providers will find a separate listing for inmate collect calls from Sprint when they receive their monthly bill. Sprint uses Correctional Billing Service to handle the day-to-day functions of inmate calls. Correctional Billing Service may be reached at (800) 844-6500. At this time, Correctional Billing Service is the company that has to make the necessary arrangements for those outside to receive calls from inmates.

### 27. What is Voice over Internet Protocol (VoIP)?

Voice over Internet Protocol (VoIP) is a technology which allows you to make voice phone calls over a broadband internet connection, instead of the traditional or analog systems. VoIP converts the voice signal from your telephone into a digital signal that can travel over the Internet. For more information, go to:

(FCC Consumer Facts: Voice over Internet Protocol (VoIP)) <a href="http://www.fcc.gov/cgb/consumerfacts/voip.html">http://www.fcc.gov/cgb/consumerfacts/voip.html</a>

### CHOICE OF PHONE COMPANIES and COMPETITION

### 28. I am trying to switch to another local telephone company and one of the companies is blocking the switch. What can I do?

Companies are not allowed to "block" switches from one company to another. Contact the MPSC's Service Quality Division and file a complaint. They will assist you in getting a conversion completed.

Note: Non-working or disconnected local phone service cannot be switched to another local phone company.

### 29. Why isn't there more local telephone competition?

State law does not give the MPSC the authority to force a company to provide service to any particular areas or customers. Local companies would have to determine whether it is worth their time and resources to provide local phone service in your community.

There may be many ways to encourage companies to serve an area. One way is to demonstrate there are enough customers (local businesses, residential consumers, local governmental groups, etc.) to make it a worthwhile business venture. Contact your local government and/or elected officials to see if they can encourage local competition.

For information on local phone service providers in your county, go to both of these links.

The first link is a list of competing local phone service providers. The second link lists these providers, by the counties they service.

- http://www.dleg.state.mi.us/mpsc/comm/clec/newlocal.pdf
- <a href="http://www.dleg.state.mi.us/mpsc/comm/clec/providerbycounty.pdf">http://www.dleg.state.mi.us/mpsc/comm/clec/providerbycounty.pdf</a>

# 30. My local company is saying they can't port my number to my new VoIP (Voice over Internet Protocol) carrier. Why can't they port my number?

VoIP carriers are not regulated by the MPSC. Local interconnection agreements are required between the local telephone company and the VoIP carrier in order to port, or transfer, your existing phone number.

### 31. My neighbor has a choice of about 15 telephone companies and I only have one? Why don't I have more companies to choose from?

It is a company's business decision on whether to offer telephone service in a particular area or not. State law does not allow the MPSC to force a company to offer service in an area that they don't want to serve.

These alternative local carriers or competitive local exchange carriers (CLECs) have tended to focus their business in the AT&T Michigan service territory. This is because AT&T has over 80% of the local customer market in this State. Set up, contracts, investments in facilities, and so on contribute to a significant portion of the CLECs' costs for establishing service in a particular area. The CLECs are unlikely to invest their time and resources where they do not expect a return.

In addition, the CLECs have to pay the local landline carrier for access to its telephone network and those costs may be too high for the CLEC to afford.

A few CLECs have started to offer service in some service areas outside of the AT&T Michigan territory. The CLECs who have been approved to serve in the various exchange areas in Michigan are listed on our web page: (Michigan CLECs by county) -

(http://www.dleg.state.mi.us/mpsc/comm/clec/cleclist.pdf). This is a list of all the CLECs who have been approved to provide service in Michigan. The list indicates which CLECs plan on serving which areas of the state. Although a company has been approved to operate in your county, that does not mean they are actually offering service in your county.

In addition to CLECs, there are now wireless providers who are competing with local companies in most areas of the state. Currently, you should be able to keep your telephone number and switch to a cellular company if they have an interconnection agreement.

### 32. How can I persuade another telephone company/provider to service my area/residence?

You might try convincing the company that it is in their best interest to offer service in your area. If you feel there is enough interest in your community, you may be able to convince a competitor to enter the market in your area through strong encouragement from the Chamber of Commerce, local government, and other local groups or organizations.

For more information, go to:

(Lands of Opportunity: Bringing Telecommunications Services to Rural Communities)

http://www.fcc.gov/indians/opportunity.pdf

### **UNWANTED PHONE CALLS and FAXES**

### 33. How can I stop telemarketing calls?

o Put your name on the Federal Do Not Call List. To register by phone, call 1-888-382-1222 (TTY 1-866-290-4236) from the phone number you want to put on the registry. When you sign up with the Federal Do Not Call List, you are automatically placed on Michigan's Do Not Call list. You can file a complaint regarding a telemarketer with the Michigan Attorney General at 1-877-765-8388 or at <a href="http://www.michigan.gov/ag/0,1607,7-164-17331-74753---,00.html">http://www.michigan.gov/ag/0,1607,7-164-17331-74753---,00.html</a> and the Federal Trade Commission at 1-888-225-5322 or at <a href="https://www.donotcall.gov/Complain/ComplainCheck.aspx">https://www.donotcall.gov/Complain/ComplainCheck.aspx</a>.

You can confirm that your number is on the Federal Do Not Call List by going to <a href="https://www.donotcall.gov/confirm/Conf.aspx">https://www.donotcall.gov/confirm/Conf.aspx</a>.

- o Some companies are allowed to call customers, even if they have registered on the Do Not Call List. Go to the Michigan Do Not Call website at <a href="http://www.michigan.gov/donotcall">http://www.michigan.gov/donotcall</a> to make sure that the companies that are calling you are not exempt from the Do Not Call List laws.
- o When a telemarketer calls, request that the caller put your name on their Do Not Call List. Ask the telemarketer to send you a letter of verification that this has been done.
- o If you do not have caller id, you can use \*69 to try to get the phone number of the caller. If you can identify the telephone number, and your name is on the Do Not Call List, you can file a complaint with the Michigan Attorney General at 1-877-765-8388 or at <a href="http://www.michigan.gov/ag/0,1607,7-164-17331-74753---,00.html">http://www.michigan.gov/ag/0,1607,7-164-17331-74753---,00.html</a> and the Federal Trade Commission at 1-888-225-5322 or at <a href="https://www.donotcall.gov/Complain/ComplainCheck.aspx">https://www.donotcall.gov/Complain/ComplainCheck.aspx</a>.
- o Many numbers may not be available through \*69 and caller ID. Please

note that there is usually a charge to dial \*69 and you are charged even if a telephone number is not available. (Unfortunately, sometimes it is not possible to identify the telephone number, and thus, the company that is calling you).

- o Another option is to subscribe to a call screening service from your local telephone company, if available. These services work with caller ID to block unidentified calls from reaching you.
- o If the company is calling continuously (every day, several times per day), ask your local company if they will assist you in identifying the phone number of the caller that is harassing you.
- o Read the MPSC's Telemarketing Consumer Alert (<a href="http://www.cis.state.mi.us/mpsc/execsec/alerts/telemark.htm">http://www.cis.state.mi.us/mpsc/execsec/alerts/telemark.htm</a>), which provides additional information on controlling telemarketing sales in the home.
- o If a minor is receiving telemarketing calls or text messages for adult products on a cellular telephone, you may be eligible to register that member with the Protect MI Child Registry. Numbers protected by the Protect MI Child Registry may not be sent messages regarding alcohol, tobacco, pornography, gambling or firearms. Please visit the Registry website at <a href="www.michigan.gov/protectmichild">www.michigan.gov/protectmichild</a> or call 1-888-NOT-LIST for more information. A Consumer Alert is also available under "Consumer Information" at the MPSC website, <a href="www.michigan.gov/mpsc">www.michigan.gov/mpsc</a>.
- o For unwanted text messages to your cellphone, go to:

  (Cell Phone Spam Stop Receiving Unwanted Text Messages!)

  <a href="http://www.michigan.gov/ag/0,1607,7-164-17337\_17291-190608--">http://www.michigan.gov/ag/0,1607,7-164-17337\_17291-190608--</a>
  ,00.html

For more information, go to:
(Michigan's "Do Not Call" List)
<a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_donotcall3\_217833\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_donotcall3\_217833\_7.pdf</a>

(You Do Have Some Control Over Who Calls You -- How To Reduce Telemarketing Sales To Your Home)

http://www.michigan.gov/documents/mpsc/mpscca\_reducetelemarketing\_211845\_7.pdf

(<u>Protect MI Child Registry</u>) <u>http://www.michigan.gov/documents/mpsc/mpsc-</u>ca\_protectmichildregistry\_211844\_7.pdf

### 34. I am receiving unsolicited faxes. How can I stop this?

If you have the company's telephone number, call the company that is sending you the faxes and ask them to stop. If the fax did not have a telephone number but had a fax number, fax the company a request to stop sending the faxes.

The Michigan Public Service Commission does not have authority over unwanted faxes. Michigan law MCL 445.1771

(http://www.michiganlegislature.org/printDocument.asp?version=txt&objName=mcl-Act-48-of-1990) prohibits transmission of unsolicited fax advertisements. This law falls under the jurisdiction of the Michigan Attorney General. You may file a complaint regarding this issue with the Michigan Attorney General's Office at 1-877-765-8388 or at: (Filing a complaint)

http://www.michigan.gov/ag/0,1607,7-164-17331---,00.html.

(Do Not Fax Me! A Way To Stop Unwanted Advertisements) <a href="http://www.michigan.gov/ag/0,1607,7-164-17337\_17291-93994--,00.html">http://www.michigan.gov/ag/0,1607,7-164-17337\_17291-93994--,00.html</a>

(Reduce Your Junk Mail) <a href="http://www.michigan.gov/ag/0,1607,7-164-17337\_17291-194754--,00.html">http://www.michigan.gov/ag/0,1607,7-164-17337\_17291-194754--,00.html</a>

The Federal Communications Commission's (FCC's) Telephone Consumer Protection Act

(http://hraunfoss.fcc.gov/edocspublic/attachmatchlFCC-03-153A1.pdf~(See Appendix A-- Final Rules --Page 131)) prohibits unsolicited faxes at Section 64.1200 (a)(3). You may file a complaint with the Federal Communications Commission at 1-888-225-5322 or at (FCC Junk Fax Complaint form) http://www.fcc.gov/cgb/complaints.html.

For more information on the FCC, go to: (FCC Fax Advertising Policy)

### http://www.fcc.gov/cgb/policy/faxadvertising.html

If a number accessible to a minor is receiving fax messages for adult products, you may be eligible to register that number with the Protect MI Child Registry. Numbers protected by the Protect MI Child Registry may not be sent messages regarding alcohol, tobacco, pornography, gambling or firearms. Please visit the Registry website at <a href="https://www.michigan.gov/protectmichild">www.michigan.gov/protectmichild</a> or call 1-888-NOT-LIST for more information. A Consumer Alert is also available under "Consumer Information" at the MPSC website, <a href="https://www.michigan.gov/mpsc">www.michigan.gov/mpsc</a>.

### 35. I am on the Do Not Call List and I am still getting calls from telemarketers. What can I do about this?

- o Confirm that your number is on the Federal Do Not Call List by going to <a href="https://www.donotcall.gov/confirm/Conf.aspx">https://www.donotcall.gov/confirm/Conf.aspx</a>.
- o Go to the Michigan Do Not Call website at <a href="http://www.michigan.gov/donotcall">http://www.michigan.gov/donotcall</a> to make sure the companies that are calling you are not exempt from the Do Not Call List laws.
- o File complaints with the Michigan Attorney General at 1-877-765- 8388 or at <a href="http://www.michigan.gov/ag/0,1607,7-164-17331-74753--,00.html">http://www.michigan.gov/ag/0,1607,7-164-17331-74753--,00.html</a> and the Federal Trade Commission at 1-888-225-5322 or at <a href="https://www.donotcall.gov/Complain/ComplainCheck.aspx">https://www.donotcall.gov/Complain/ComplainCheck.aspx</a> whenever you have the phone number or name of a company that calls your home.
- o If the company is calling continuously (every day, several times per day), ask your local company if they will assist you in identifying the phone number of the caller that is harassing you. (Michigan Compiled Law 484.125). Some telephone companies have an Annoyance Call Bureau to help customers in these situations.
- o Unfortunately, sometimes it is not possible to identify the telephone number, and thus, the company that is calling you.

For more information, go to: (Michigan's "Do Not Call" List) http://www.michigan.gov/documents/mpsc/mpsc-ca\_donotcall3\_217833\_7.pdf

(You Do Have Some Control Over Who Calls You -- How To Reduce Telemarketing Sales To Your Home)

http://www.michigan.gov/documents/mpsc/mpsc-ca\_reducetelemarketing\_211845\_7.pdf

(Protect MI Child Registry)

http://www.michigan.gov/documents/mpsc/mpsc-ca\_protectmichildregistry\_211844\_7.pdf

### 36. I am receiving harassing telephone calls. What can I do?

- o If you know the telephone number of the person that is harassing you, file a police report.
- o If you do not know whom, contact your local telephone company or their special unit for harassing or obscene calls and ask if they will assist you in identifying the phone number of the caller that is harassing you. Generally, the telephone company will only do this if you agree to prosecute the caller or at least file a police report.

For more information, go to:

(Caller ID: Does It Protect You?)

http://www.michigan.gov/documents/mpsc/mpsc-ca\_callerid\_211831\_7.pdf

#### **COMPENSATION** and **REFUNDS**

### 37. When can I expect a refund of a service deposit from the telephone company?

Qualification for refund varies by company. Usually it takes 1-2 billing cycles for a refund, once you qualify for the return of a deposit. The amount of time it takes will also depend on whether the return is in the form of a refund check or applied to a current or final bill.

38. I am a business owner who lost potential customers and/or business, due to very poor telephone service or no service at all. Can I be compensated and how?

You can seek damages or compensation by filing a small claim suit, a civil suit and/or, in certain circumstances, a formal complaint with the MPSC.

If you file a formal complaint with the MPSC, you may ask the Commission to file the company be fined and request compensation for your time involved. For more information on the formal hearing process, go to: <a href="http://www.michigan.gov/mpsc/0,1607,7-159-16372-42859--,00.html">http://www.michigan.gov/mpsc/0,1607,7-159-16372-42859--,00.html</a>

# 39. I am a business owner who lost potential customers and/or business, because the telephone company did not publish or messed up my yellow pages. Can I be compensated and how?

Review your contract and/or talk to your Yellow Pages representative for the terms of your contract. You may be able to seek damages or compensation by filing a small claim suit or a civil suit against the local telephone company. The MPSC does not have jurisdiction over yellow disputes, due to State law. This means that you cannot file a formal complaint with the MPSC. Nevertheless, you can still file an inquiry with the MPSC for assistance in resolving your yellow pages complaint or inquiry.

### UNWANTED CHANGE OF YOUR CHOICE OF PHONE COMPANIES

### 40. My telephone service was switched to another carrier without my authorization. What can I do?

When a company switches your telephone service without your authorization, it is called "slamming". Slamming is a violation of the Michigan Telecommunications Act.

Call your company of choice and advise them that this happened. (If your local service was switched, call your local company. If your long distance was switched, call your long distance company.) Tell them that you want your service back with them and ask them the best way to do that. If you do not know who slammed your service, ask your local telephone company if they can identify the slammer.

When the local company is able to identify the slammer, call the slamming company and ask them why they switched your service. Do not cancel the unauthorized service until you are switched back to your provider of choice, because you could completely lose your (local or long distance) telephone service if you cancel the service prior to being switched back.

Tell the slamming company that you want all charges credited and that you want to see a copy of the documentation that authorized the switch. The company is required to credit the first 30 days of charges and should provide a copy of the documentation authorizing the switch. If the company cannot provide documentation that the switch was authorized, you may file an informal or formal slamming complaint with the Michigan Public Service Commission.

You can verify which company you have for local toll service by dialing 1-area code-700-4141 and which company you have for long distance service by dialing 1-700-555-4141, or by dialing "0".

For more information, go to: (Anti-Slamming Rules Protect Consumers!) <a href="http://www.michigan.gov/documents/mpsc/mpsc-ca\_slamming\_211847\_7.pdf">http://www.michigan.gov/documents/mpsc/mpsc-ca\_slamming\_211847\_7.pdf</a>

(FCC Consumer Facts: When Your Authorized Telephone Company is Switched Without Your Permission - Slamming) http://www.fcc.gov/cgb/consumerfacts/slamming.html

#### PHONE BOOKS

**41.** I haven't received my telephone book this year. How can I get one? Call your local phone provider and request a new telephone book.

Section 309 of the Michigan Telecommunications Act (MTA) states: "Sec. 309. (1) A provider of basic local exchange service shall provide to each customer local directory assistance and, at no additional charge to the customer, an annual printed telephone directory."

#### **CUSTOMER SERVICE**

42. What can I do about a telephone company representative or employee who was rude, abusive and/or unprofessional?

- Note the time, date, employee's name or id number, and the telephone number that you called. Write a letter to the telephone company with this information and, in detail, describe what happened.
- Contact the MPSC